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| Fill in this information to identify your case: | | |
|---|-------------------------------|-----------------------------------|
| United States Bankruptcy Court for the: | | |
| NORTHERN DISTRICT OF ILLINOIS | _ | |
| Case number (if known) | Chapter you are filing under: | |
| | Chapter 7 | |
| | ☐ Chapter 11 | |
| | ☐ Chapter 12 | |
| | ☐ Chapter 13 | ☐ Check if this an amended filing |

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| Pai | t 1: Identify Yourself | | |
|-----|--|---|---|
| | | About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): |
| 1. | Your full name | | |
| | Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. | Mark First name Robert Middle name Van Diepen Last name and Suffix (Sr., Jr., II, III) | Deanne First name Elaine Middle name Van Diepen Last name and Suffix (Sr., Jr., II, III) |
| 2. | All other names you have used in the last 8 years Include your married or maiden names. | | Deanne Elaine Maxson |
| 3. | Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN) | xxx-xx-3818 | xxx-xx-9426 |

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Debtor 1 Mark Robert Van Diepen
Debtor 2 Deanne Elaine Van Diepen

Case number (if known)

| | | About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): | | | |
|----|--|---|---|--|--|--|
| 4. | Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names | ■ I have not used any business name or EINs. Business name(s) EINs | ■ I have not used any business name or EINs. Business name(s) EINs | | | |
| 5. | Where you live | 3307 S. Riverdale | If Debtor 2 lives at a different address: | | | |
| | | McHenry, IL 60051 Number, Street, City, State & ZIP Code | Number, Street, City, State & ZIP Code | | | |
| | | McHenry | | | | |
| | | County | County | | | |
| | | If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. | If Debtor 2's mailing address is different from yours, fill in here. Note that the court will send any notices to this mailing address. | | | |
| | | Number, P.O. Box, Street, City, State & ZIP Code | Number, P.O. Box, Street, City, State & ZIP Code | | | |
| 6. | Why you are choosing this district to file for bankruptcy | Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.) | Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.) | | | |
| | | | | | | |

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Debtor 1
Debtor 2
Debtor 2
Debtor 2
Deanne Elaine Van Diepen
Case number (if known)

| 7. | The chapter of the | Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy | | | | | | | | |
|-----|---|--|------------------------|---|------------------------------|--|--|--|--|--|
| •• | Bankruptcy Code you are choosing to file under | | | go to the top of page 1 and check | | . 5-12 (8) TO MONIGORIST TILLY TO DELIKEDES | | | | |
| | choosing to me under | ■ Ch | Chapter 7 | | | | | | | |
| | | ☐ Ch | apter 11 | | | | | | | |
| | | ☐ Ch | apter 12 | | | | | | | |
| | | ☐ Ch | apter 13 | | | | | | | |
| 8. | How you will pay the fee | _ ; | about how yo | u may pay. Typically, if you are pay attorney is submitting your paymen | ring the fee yourself, you | lerk's office in your local court for more details may pay with cash, cashier's check, or money orney may pay with a credit card or check with | | | | |
| | | | | the fee in installments. If you che in Installments (Official Form 103 | | attach the Application for Individuals to Pay | | | | |
| | | | request that | t my fee be waived (You may requ | uest this option only if you | are filing for Chapter 7. By law, a judge may, | | | | |
| | | | applies to yo | ir family size and you are unable to | pay the fee in installmen | s less than 150% of the official poverty line that its). If you choose this option, you must fill out | | | | |
| | | 1 | tne <i>Applicati</i> d | n to Have the Chapter 7 Filing Fee | walved (Official Form 10 | and file it with your petition. | | | | |
| 9. | Have you filed for bankruptcy within the | ■ No. | | | | | | | | |
| | last 8 years? | ☐ Yes | | | | | | | | |
| | | | District | Wh | · | Case number | | | | |
| | | | District | Wh | | Case number | | | | |
| | | | District | Wh | en | Case number | | | | |
| 10. | Are any bankruptcy cases pending or being | ■ No | | | | | | | | |
| | filed by a spouse who is | ☐ Yes | 3. | | | | | | | |
| | not filing this case with you, or by a business partner, or by an affiliate? | | | | | | | | | |
| | | | Debtor | | | Relationship to you | | | | |
| | | | District | Wh | en | Case number, if known | | | | |
| | | | Debtor | | | Relationship to you | | | | |
| | | | District | Wh | en | Case number, if known | | | | |
| 11. | Do you rent your | ■ No. | Go to I | ne 12. | | | | | | |
| | residence? | ☐ Yes | Has yo | ur landlord obtained an eviction jud | Igment against you and d | o you want to stay in your residence? | | | | |
| | | . 30 | | No. Go to line 12. | - | | | | | |
| | | | | Yes. Fill out <i>Initial Statement About</i> | ıt an Eviction Judgment A | Against You (Form 101A) and file it with this | | | | |
| | | | _ | | | , | | | | |

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| Deb | otor 2 Deanne Elaine Va | n Diepen | | | Case number (if known) | | | |
|-----|---|--------------------|--|--|---|--|--|--|
| | | | | | | | | |
| Par | Report About Any Bu | ısinesses | You Owr | as a Sole Proprie | tor | | | |
| 12. | Are you a sole proprietor of any full- or part-time business? | ■ No. | Go to | Part 4. | | | | |
| | | ☐ Yes. | Name | and location of bus | iness | | | |
| | A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. | | | e of business, if any | | | | |
| | If you have more than one sole proprietorship, use a separate sheet and attach | | Numb | Number, Street, City, State & ZIP Code | | | | |
| | it to this petition. | | Chec | k the appropriate bo | x to describe your business: | | | |
| | | | | Health Care Busin | ness (as defined in 11 U.S.C. § 101(27A)) | | | |
| | | | | Single Asset Real | Estate (as defined in 11 U.S.C. § 101(51B)) | | | |
| | | | | Stockbroker (as d | efined in 11 U.S.C. § 101(53A)) | | | |
| | | | | Commodity Broke | r (as defined in 11 U.S.C. § 101(6)) | | | |
| | | | | None of the above | 9 | | | |
| 13. | Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? | deadline operation | If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropria deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the proced in 11 U.S.C. 1116(1)(B). | | | | | |
| | For a definition of small | ■ No. | I am i | not filing under Chap | oter 11. | | | |
| | business debtor, see 11 U.S.C. § 101(51D). | □ No. | I am i Code | | 11, but I am NOT a small business debtor according to the definition in the Bankruptcy | | | |
| | | ☐ Yes. | I am f | iling under Chapter | 11 and I am a small business debtor according to the definition in the Bankruptcy Code. | | | |
| Par | t 4: Report if You Own or | Have Any | / Hazardo | ous Property or An | y Property That Needs Immediate Attention | | | |
| 14. | Do you own or have any | ■ No. | | | | | | |
| | property that poses or is alleged to pose a threat | ☐ Yes. | | | | | | |
| | of imminent and identifiable hazard to public health or safety? | □ 163. | What is | the hazard? | | | | |
| | Or do you own any property that needs immediate attention? | | | liate attention is why is it needed? | | | | |
| | For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? | | Where i | s the property? | | | | |
| | | | | | Number, Street, City, State & Zip Code | | | |

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Debtor 1 Mark Robert Van Diepen
Debtor 2 Deanne Elaine Van Diepen

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

□ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

| I am not required to receive a briefing about credit |
|--|
| counseling because of: |

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-82382 Doc 1 Filed 10/11/16 Entered 10/11/16 15:15:31 Desc Main

Page 6 of 45 Document Mark Robert Van Diepen Debtor 1 Debtor 2 **Deanne Elaine Van Diepen** Case number (if known) Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an you have? individual primarily for a personal, family, or household purpose." □ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under ☐ No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for □ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5**0,001-100,000 **5001-10,000 50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10.000.000.001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$50,001 - \$100,000 □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100.000.001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Mark Robert Van Diepen /s/ Deanne Elaine Van Diepen Mark Robert Van Diepen Deanne Elaine Van Diepen Signature of Debtor 1 Signature of Debtor 2

Executed on October 11, 2016

MM / DD / YYYY

Executed on October 11, 2016

MM / DD / YYYY

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| | Mark Robert Van Diepen | 9 | |
|----------|--------------------------|------------------------|--|
| Debtor 2 | Deanne Elaine Van Diepen | Case number (if known) | |
| | | | |

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

| /s/ Michae | I T. Barrett, Sr. | Date | October 11, 2016 | |
|--------------------------|---------------------------|---------------|--------------------|--|
| Signature of | Attorney for Debtor | | MM / DD / YYYY | |
| Michael T. | . Barrett, Sr. | | | |
| Printed name | | | | |
| James D. Firm name | Huls & Associates | | | |
| 530 Rockla Crystal La | and Road ike, IL 60014 | | | |
| Number, Street, | City, State & ZIP Code | | | |
| Contact phone | 815-455-4755 | Email address | michael@jdhuls.com | |
| 6200869 | | | | |
| Bar number & S | tato | | | |

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| | | eni Page 8 oi 4 | | |
|-----------------------|---|---|--|--|
| tion to identify your | case: | | | |
| Mark Robert Van | Diepen | | | |
| First Name | Middle Name | Last Name | _ | |
| Deanne Elaine Va | ın Diepen | | | |
| First Name | Middle Name | Last Name | | |
| ruptcy Court for the: | NORTHERN DISTRICT | OF ILLINOIS | | |
| | | | | ☐ Check if this is an amended filing |
| | Mark Robert Van First Name Deanne Elaine Va First Name | Deanne Elaine Van Diepen First Name Middle Name | Mark Robert Van Diepen First Name Middle Name Last Name Deanne Elaine Van Diepen First Name Middle Name Last Name | Mark Robert Van Diepen First Name Middle Name Last Name Deanne Elaine Van Diepen First Name Middle Name Last Name |

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

2/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

| | | Your a | ssets of what you own |
|-----|--|-------------|--------------------------|
| 1. | Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B | \$ | 235,120.00 |
| | 1b. Copy line 62, Total personal property, from Schedule A/B | \$ | 140,893.73 |
| | 1c. Copy line 63, Total of all property on Schedule A/B | \$ | 376,013.73 |
| Paı | t 2: Summarize Your Liabilities | | |
| | | | iabilities nt you owe |
| 2. | Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D | \$ | 326,372.00 |
| 3. | Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F | \$ | 0.00 |
| | 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F | \$ | 51,346.00 |
| | Your total liabilities | \$ | 377,718.00 |
| Pai | t 3: Summarize Your Income and Expenses | | |
| 4. | Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I | \$ | 5,809.79 |
| 5. | Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J | \$ | 5,717.14 |
| Pai | Answer These Questions for Administrative and Statistical Records | | |
| 6. | Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you | ır other sc | hedules. |
| | ■ Yes What kind of debt do you have? | | |

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Case number (if known)

Debtor 1 Mark Robert Van Diepen Document Page 9 of 45

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

9,305.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

| | Tot | al claim |
|--|-----|----------|
| From Part 4 on Schedule E/F, copy the following: | | |
| 9a. Domestic support obligations (Copy line 6a.) | \$ | 0.00 |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) | \$ | 0.00 |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) | \$ | 0.00 |
| 9d. Student loans. (Copy line 6f.) | \$ | 0.00 |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$ | 0.00 |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) | +\$ | 0.00 |
| 9g. Total. Add lines 9a through 9f. | \$ | 0.00 |

Debtor 2

Deanne Elaine Van Diepen

| | Cas | e 16-82382 | 2 Doc 1 | | 10/11/16 ument | Entered 10/11/16 | 5 15:15:31 | Desc | Main |
|------|------------------------------------|--|------------------------|-----------|--|--|--|---------------|---|
| Fill | in this informa | ation to identify | your case and t | | | 1 (M.M. 11) (M. 4.) | | | |
| Deb | otor 1 | Mark Robert First Name | | le Name | | Last Name | | | |
| | otor 2 use, if filing) | Deanne Elair First Name | ne Van Diepen Middl | le Name | | Last Name | | | |
| Unit | ted States Bank | cruptcy Court for | the: NORTHER | RN DISTI | RICT OF ILLIN | IOIS | | | |
| Cas | se number | | | | | - | | | Check if this is an amended filing |
| _ | | m 106A/B • A/B: Pr | - | | | | | | 12/15 |
| Part | ver every question 1: Describe Ea | on. ach Residence, Bu ve any legal or eq | illding, Land, or O | ther Real | Estate You Ow | e top of any additional pages, we nor Have an Interest In land, or similar property? | write your name | and case nu | mber (ir known). |
| 1.1 | 2207 S Biv | erdale Road | | What | | ? Check all that apply | | | |
| | | available, or other desc | cription | | Single-family h Duplex or mult Condominium | | the amount of an | y secured cla | or exemptions. Put hims on Schedule D: Secured by Property. |
| | McHenry City | IL. State | 60051-0000 ZIP Code | | Manufactured Land Investment pro | or mobile home | Current value of entire property? \$235,12 | po | urrent value of the ortion you own? \$235,120.00 |
| | | | | Uho | Otherhas an interest Debtor 1 only | in the property? Check one | | ple, tenancy | ownership interest by the entireties, or |
| | County | | | | | the debtors and another bu wish to add about this item, | (see instruction | | nity property |
| | | | | | | | | | |

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

Official Form 106A/B Schedule A/B: Property page 1

Part 2: Describe Your Vehicles

\$235,120.00

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| | Mark Robert Van Diepen Deanne Elaine Van Dieper | Ca | ase number (if known) | | |
|------------|--|--|---|---|--|
| Cars, vans | s, trucks, tractors, sport utility | y vehicles, motorcycles | | | |
| □No | | | | | |
| Yes | | | | | |
| | | | | | |
| 3.1 Make: | Honda | Who has an interest in the property? Check one | | claims or exemptions. Pu | |
| Model: | Accura | Debtor 1 only | | ed claims on Schedule E nims Secured by Property | |
| Year: | 2015 | ☐ Debtor 2 only | Current value of the | Current value of the | |
| Approx | rimate mileage: | ■ Debtor 1 and Debtor 2 only | entire property? | portion you own? | |
| | nformation: | At least one of the debtors and another | | | |
| Good | condition | Check if this is community property (see instructions) | \$28,000.00 | \$28,000 | |
| s.2 Make: | Chevrolet | Who has an interest in the property? Check one | Do not deduct secured of | | |
| Model: | 1 | Debtor 1 only | the amount of any secur Creditors Who Have Cla | | |
| Year: | 2001 | Debtor 2 only | | | |
| Approx | timate mileage: 20000 | Debtor 1 and Debtor 2 only | Current value of the entire property? | Current value of the portion you own? | |
| Other i | nformation: | ☐ At least one of the debtors and another | | | |
| Fair c | ondition | ☐ Check if this is community property (see instructions) | \$500.00 | \$500 | |
| .3 Make: | Shorelander | Who has an interest in the property? Check one | Do not deduct secured of the amount of any secure | | |
| Model: | | ☐ Debtor 1 only | Creditors Who Have Cla | ims Secured by Propert | |
| Year: | 2005 | Debtor 2 only | Current value of the | Current value of the | |
| Approx | rimate mileage: | ■ Debtor 1 and Debtor 2 only | entire property? | portion you own? | |
| | nformation: | At least one of the debtors and another | | | |
| 22 fo | ot boat trailer | Check if this is community property (see instructions) | \$395.00 | \$395 | |
| | | s and other recreational vehicles, other vehicles, and watercraft, fishing vessels, snowmobiles, motorcycle at the watercraft was an interest in the property? Check one | | oloimo or exemptions | |
| | | | the amount of any secur | ed claims on Schedule | |
| Model: | 22 foot 2005 | Debtor 1 only | Creditors Who Have Cla | nims Secured by Propert | |
| Year: | 2003 | Debtor 2 only | Current value of the | Current value of the | |
| Other i | nformation: | ■ Debtor 1 and Debtor 2 only □ At least one of the debtors and another | entire property? | portion you own? | |
| | mornation. | ☐ Check if this is community property (see instructions) | \$8,000.00 | \$8,000 | |
| | | own for all of your entries from Part 2, including an | | \$36,895.0 | |
| | ribe Your Personal and Househo or have any legal or equitable | ld Items e interest in any of the following items? | | Current value of th portion you own? | |

Do not deduct secured claims or exemptions.

Case 16-82382 Doc 1 Filed 10/11/16 Entered 10/11/16 15:15:31 Desc Main Document Page 12 of 45 Debtor 1 Mark Robert Van Diepen Debtor 2 Deanne Elaine Van Diepen Case number (if known) 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... \$800.00 Living room, bedroom and dining room furniture 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No ■ Yes. Describe..... \$250.00 Tv and computer 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ☐ No Yes. Describe..... \$50.00 Two (2) guitars Examples: Pistols, rifles, shotguns, ammunition, and related equipment No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$200.00 All necessary used wearing apparel 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe.....

\$200.00 Wedding rings

13. Non-farm animals

Examples: Dogs, cats, birds, horses

□ No

Yes. Describe.....

Two dogs, 8 and 9 years of age \$50.00

14. Any other personal and household items you did not already list, including any health aids you did not list

No

| Dahtar 1 | Case 16-8 | | | Filed 10/11/16 Document | Entered 10/11/16 1 Page 13 of 45 | .5:15:31 | Desc Main |
|---------------------------|--|--------------------------------------|---|--|---|-------------------|---|
| Debtor 1 Debtor 2 | Mark Robert Deanne Elain | | | | Case nun | nber (if known) | |
| ☐ Yes | s. Give specific info | rmation | | | | | |
| | | | | om Part 3, including a | ny entries for pages you have | attached | \$1,550.00 |
| Part 4: D | escribe Your Financ | ial Assets | s | | | | |
| Do you o | own or have any le | gal or ed | quitable intere | est in any of the follow | ing? | | Current value of the portion you own? Do not deduct secured claims or exemptions. |
| ☐ No | nples: Money you h | | | our home, in a safe depo | osit box, and on hand when you | file your petitio | on |
| | | | | | Cash | ı | \$40.00 |
| Exan | | | | I accounts; certificates of counts with the same ins | | s, brokerage h | ouses, and other similar |
| | | 17.1. | Checking | Firth Thir | d Bank | | \$180.00 |
| | | 17.2. | Savings | Fifth Thir | d | | \$2,500.00 |
| | | 17.3. | Checking | MB Finan | cial | | \$125.00 |
| Exan ■ No | s, mutual funds, o | investme | | ith brokerage firms, mor | ney market accounts | | |
| joint | oublicly traded sto venture | ock and i | interests in in | corporated and uninc | orporated businesses, includi | ng an interest | in an LLC, partnership, and |
| ■ No □ Yes | s. Give specific info | | about them ne of entity: | | % of own | nership: | |
| Nego Non- ■ No | otiable instruments i | nclude p ents are t | ersonal check hose you canr | | egotiable instruments missory notes, and money order by signing or delivering them. | °S. | |
| 21. Retire Exan | ement or pension and ples: Interests in IF | Issu account : RA, ERIS | ier name: s SA, Keogh, 401 | I(k), 403(b), thrift saving | s accounts, or other pension or | profit-sharing ք | olans |
| ■ Yes | s. List each account | separate | eıy. | | | | |

Institution name:

Type of account:

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Mass Mutual Financial Group

Plumbers Retirement Savings Fund Local 130

Debtor 1 Mark Robert Van Diepen
Debtor 2 Deanne Elaine Van Diepen

Pension

Case number (if known)

| | | | Washington Blvd b, IL 60607 | \$99,603.73 |
|----|--|---|---|---|
| 22 | | d prepayments ed deposits you have made so that you may co s with landlords, prepaid rent, public utilities (el | | npanies, or others |
| | ☐ Yes | Institution | name or individual: | |
| 23 | Annuities (A contract | for a periodic payment of money to you, either f | or life or for a number of years) | |
| | ■ No □ Yes | ssuer name and description. | | |
| 24 | | ion IRA, in an account in a qualified ABLE p 529A(b), and 529(b)(1). | rogram, or under a qualified state tuition | program. |
| | | nstitution name and description. Separately file | the records of any interests.11 U.S.C. § 521 | 1(c): |
| 25 | Trusts, equitable or form No □ Yes. Give specific in | uture interests in property (other than anyth | ing listed in line 1), and rights or powers | exercisable for your benefit |
| 26 | Patents, copyrights, t | crademarks, trade secrets, and other intellect main names, websites, proceeds from royalties | | |
| 27 | | and other general intangibles ermits, exclusive licenses, cooperative association | on holdings, liquor licenses, professional lice | enses |
| M | oney or property owed | to you? | | Current value of the portion you own? Do not deduct secured claims or exemptions. |
| 28 | Tax refunds owed to ■ No | you | | |
| | | formation about them, including whether you al | ready filed the returns and the tax years | |
| 29 | Family support Examples: Past due o ■ No □ Yes. Give specific in | r lump sum alimony, spousal support, child sup | port, maintenance, divorce settlement, prop | erty settlement |
| 30 | | one owes you ges, disability insurance payments, disability be npaid loans you made to someone else | enefits, sick pay, vacation pay, workers' com | npensation, Social Security |
| | Yes. Give specific in | oformation | | |
| 31 | | e policies ability, or life insurance; health savings account | t (HSA); credit, homeowner's, or renter's inst | urance |
| | ■ No □ Yes. Name the insur | ance company of each policy and list its value. Company name: | Beneficiary: | Surrender or refund value: |

Schedule A/B: Property

Official Form 106A/B

| | Case 16-82382 | Doc 1 | Filed 10/11/16 Document | Entered 10/11/16 15:15:31 Page 15 of 45 | Desc Main |
|----------------------|--|-----------------|-----------------------------|---|-----------------------|
| Debtor 1 Debtor 2 | Mark Robert Van Die Deanne Elaine Van D | | | Case number (if known) | |
| | | | | | |
| If you some No | nterest in property that is do are the beneficiary of a livin one has died. . Give specific information | | | d surance policy, or are currently entitled to rec | eive property because |
| Exam ■ No | s against third parties, who apples: Accidents, employments. Describe each claim | | | t or made a demand for payment to sue | |
| ■ No | contingent and unliquidat . Describe each claim | ed claims of | every nature, including | g counterclaims of the debtor and rights to | o set off claims |
| 35. Any fi | nancial assets you did not | already list | | | |
| ■ No □ Yes. | . Give specific information | | | | |
| | | | , , | ny entries for pages you have attached | \$102,448.73 |
| Part 5: De | escribe Any Business-Related | Property You | Own or Have an Interest I | n. List any real estate in Part 1. | |
| 37. Do you | own or have any legal or equi | itable interest | in any business-related pr | roperty? | |
| ■ No. G | So to Part 6. | | | | |
| ☐ Yes. | Go to line 38. | | | | |
| | escribe Any Farm- and Commo you own or have an interest in fa | | | n or Have an Interest In. | |
| 46. Do yo | u own or have any legal or | equitable in | nterest in any farm- or o | commercial fishing-related property? | |
| ■ No | . Go to Part 7. | | | | |
| ☐ Ye | s. Go to line 47. | | | | |
| Part 7: | Describe All Property You | Own or Have | an Interest in That You Did | Not List Above | |
| 50 D | | | did not almostic liet? | | |

53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership

■ No

 $\hfill \square$ Yes. Give specific information.......

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Official Form 106A/B Schedule A/B: Property page 6 Case 16-82382 Doc 1 Filed 10/11/16 Entered 10/11/16 15:15:31 Desc Main Document Page 16 of 45

Debtor 1
Debtor 2
Part 8:

Mark Robert Van Diepen
Deanne Elaine Van Diepen
Case number (if known)

List the Totals of Each Part of this Form

| Part | 8: List the Totals of Each Part of this Form | | | | |
|------|--|-----|--------------|------------------------------|--------------|
| 55. | Part 1: Total real estate, line 2 | | | | \$235,120.00 |
| 56. | Part 2: Total vehicles, line 5 | | \$36,895.00 | | |
| 57. | Part 3: Total personal and household items, line 15 | | \$1,550.00 | | |
| 58. | Part 4: Total financial assets, line 36 | | \$102,448.73 | | |
| 59. | Part 5: Total business-related property, line 45 | | \$0.00 | | |
| 60. | Part 6: Total farm- and fishing-related property, line 52 | | \$0.00 | | |
| 61. | Part 7: Total other property not listed, line 54 | + _ | \$0.00 | | |
| 62. | Total personal property. Add lines 56 through 61 | _ | \$140,893.73 | Copy personal property total | \$140,893.73 |
| 63. | Total of all property on Schedule A/B. Add line 55 + line 62 | | | | \$376,013.73 |

Official Form 106A/B Schedule A/B: Property page 7

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| | | I A A A III III | 111 1 1111 11 41 41 | |
|---|-------------------------|-------------------|---------------------|------------------------|
| Fill in this infor | mation to identify your | case: | | |
| Debtor 1 | Mark Robert Van | Diepen | | |
| | First Name | Middle Name | Last Name | |
| Debtor 2 | Deanne Elaine Va | an Diepen | | |
| (Spouse if, filing) | First Name | Middle Name | Last Name | |
| United States Bankruptcy Court for the: | | NORTHERN DISTRICT | OF ILLINOIS | |
| Case number | | | | |
| (if known) | | | | ☐ Check if the amended |

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

| Part 1: Id | entify the | Property | / You C | Claim as | Exemp | ١t |
|------------|------------|----------|---------|----------|-------|----|
|------------|------------|----------|---------|----------|-------|----|

| 1 | Which set of exemptions are | vou claiming? Ch | anck and anky a | van if vaur enauca | ic filing with you |
|----|----------------------------------|--------------------|------------------|---------------------|-----------------------|
| 1. | Willeli Set of excilibilions are | vou cialillillu: U | ICCN ONC ONIV. C | veri ii vuur anuuae | is illilla willi vou. |

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own | Amount of the exemption you claim | | Specific laws that allow exemptio |
|--|--------------------------------------|-----------------------------------|---|-----------------------------------|
| | Copy the value from Schedule A/B | Che | ck only one box for each exemption. | |
| 3307 S. Riverdale Road McHenry, IL 60051 McHenry County | \$235,120.00 | | \$0.00 | 735 ILCS 5/12-901 |
| Line from Schedule A/B: 1.1 | | | 100% of fair market value, up to any applicable statutory limit | |
| 2015 Honda Accura Good condition | \$28,000.00 | | \$0.00 | 735 ILCS 5/12-1001(c) |
| Line from Schedule A/B: 3.1 | | | 100% of fair market value, up to any applicable statutory limit | |
| 2001 Chevrolet Impala 200000 miles | \$500.00 | | \$500.00 | 735 ILCS 5/12-1001(b) |
| Line from Schedule A/B: 3.2 | | | 100% of fair market value, up to any applicable statutory limit | |
| 2005 Shorelander 22 foot boat trailer | \$395.00 | | \$395.00 | 735 ILCS 5/12-1001(b) |
| Line from Schedule A/B: 3.3 | | | 100% of fair market value, up to any applicable statutory limit | |
| 2005 SeaRay 22 foot Line from <i>Schedule A/B</i> : 4.1 | \$8,000.00 | | \$8,000.00 | 625 ILCS 45/3A-7(d) |
| Line from <i>Joheanie Alb.</i> 4.1 | | | 100% of fair market value, up to any applicable statutory limit | |

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Debtor 1 Mark Robert Van Diepen
Deanne Elaine Van Diepen

Case number (if known)

| tor 2 Deanne Elaine Van Diepen | | | Case number (if known) | |
|---|--|----|--|------------------------------------|
| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own Copy the value from | | ount of the exemption you claim | Specific laws that allow exemption |
| | Schedule A/B | •• | | |
| Living room, bedroom and dining room furniture Line from Schedule A/B: 6.1 | \$800.00 | | \$800.00 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-1001(b) |
| Tv and computer Line from Schedule A/B: 7.1 | \$250.00 | | \$250.00 | 735 ILCS 5/12-1001(b) |
| | | | 100% of fair market value, up to any applicable statutory limit | |
| Two (2) guitars Line from Schedule A/B: 9.1 | \$50.00 | | \$50.00 | 735 ILCS 5/12-1001(b) |
| | | | 100% of fair market value, up to any applicable statutory limit | |
| All necessary used wearing apparel Line from Schedule A/B: 11.1 | \$200.00 | | \$200.00 | 735 ILCS 5/12-1001(a) |
| | | | 100% of fair market value, up to any applicable statutory limit | |
| Wedding rings Line from Schedule A/B: 12.1 | \$200.00 | | \$200.00 | 735 ILCS 5/12-1001(b) |
| | | | 100% of fair market value, up to any applicable statutory limit | |
| Two dogs, 8 and 9 years of age Line from Schedule A/B: 13.1 | \$50.00 | | \$50.00 | 735 ILCS 5/12-1001(b) |
| | | | 100% of fair market value, up to any applicable statutory limit | |
| Cash Line from Schedule A/B: 16.1 | \$40.00 | | \$40.00 | 735 ILCS 5/12-1001(b) |
| | | | 100% of fair market value, up to any applicable statutory limit | |
| Checking: Firth Third Bank Line from Schedule A/B: 17.1 | \$180.00 | | \$180.00 | 735 ILCS 5/12-1001(b) |
| | | | 100% of fair market value, up to any applicable statutory limit | |
| Savings: Fifth Third Line from Schedule A/B: 17.2 | \$2,500.00 | | \$2,500.00 | 735 ILCS 5/12-1001(b) |
| | | | 100% of fair market value, up to any applicable statutory limit | |
| Checking: MB Financial Line from Schedule A/B: 17.3 | \$125.00 | | \$125.00 | 735 ILCS 5/12-1001(b) |
| | | | 100% of fair market value, up to any applicable statutory limit | |
| Pension: Mass Mutual Financial Group | \$99,603.73 | | \$99,603.73 | 735 ILCS 5/12-1006 |
| Plumbers Retirement Savings Fund Local 130 1340 W. Washington Blvd Chicago, IL 60607 Line from Schedule A/B: 21.1 | | | 100% of fair market value, up to any applicable statutory limit | |

Entered 10/11/16 15:15:31 Desc Main Document Page 19 of 45 Mark Robert Van Diepen Debtor 1 Deanne Elaine Van Diepen Case number (if known) Debtor 2 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Filed 10/11/16

Official Form 106C

Case 16-82382

Yes

Doc 1

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| | Da | ocument | Page 2 | 20 of 45 | | |
|---|---------------------------|---------------------|------------------|--|---------------------------|-----------------|
| Fill in this information to identify | your case: | | | | | |
| Debtor 1 Mark Robert | t Van Diepen | , | | | | |
| First Name | Middle Name | | Last Name | | _ | |
| Debtor 2 Deanne Elai | ne Van Diepen | | | | | |
| (Spouse if, filing) First Name | Middle Name | | Last Name | | _ | |
| United States Pankruntay Court for | the: NORTHERN D | ISTRICT OF II | LINOIS | | | |
| United States Bankruptcy Court for | ine. NORTHERN D | ISTRICT OF IL | LINOIS | | _ | |
| Case number | | | | | | |
| (if known) | | | | | ☐ Chec | k if this is an |
| | | | | | amen | ded filing |
| 000 1 1 5 1000 | | | | | | |
| Official Form 106D | | | | | | |
| Schedule D: Credito | ors Who Have | : Claims | Secure | ed by Proper | ty | 12/15 |
| B | 9.1. MA | | 1 . 41 | | | |
| Be as complete and accurate as possi is needed, copy the Additional Page, f | | | | | | |
| number (if known). | , | , | | , | , a page 1 | |
| 1. Do any creditors have claims secure | ed by your property? | | | | | |
| ☐ No. Check this box and sub | mit this form to the cour | t with your othe | r schedules. | You have nothing else | e to report on this form. | |
| Yes. Fill in all of the informa | tion helow | | | | | |
| | | | | | | |
| Part 1: List All Secured Claims | <u> </u> | | | . Column A | Column B | Column C |
| List all secured claims. If a creditor for each claim. If more than one credito | | | | ely | Value of collateral | Unsecured |
| much as possible, list the claims in alph | | | | Do not deduct the | that supports this | portion |
| Obsess Mantagens | Day 3 at 1 | | | value of collateral. | | If any |
| 2.1 Chase Mortgage Creditor's Name | Describe the prope | | | \$288,354.00 | \$235,120.00 | \$53,234.00 |
| Creditor's Name | 3307 S. Riverd | | Henry, IL | | | |
| | 00031 WICHEIII | y County | | | | |
| P.O. Box 15298 | As of the date you | file, the claim is: | : Check all that | • | | |
| Wilmington, DE 19850 | apply. ☐ Contingent | | | | | |
| Number, Street, City, State & Zip Code | · | | | | | |
| | ☐ Disputed | | | | | |
| Who owes the debt? Check one. | Nature of lien. Che | eck all that apply. | | | | |
| ☐ Debtor 1 only | ☐ An agreement yo | ou made (such as | mortgage or | secured | | |
| Debtor 2 only | car loan) | | | | | |
| ■ Debtor 1 and Debtor 2 only | ☐ Statutory lien (su | ch as tax lien, me | echanic's lien) | | | |
| ☐ At least one of the debtors and anoth | her | om a lawsuit | | | | |
| ☐ Check if this claim relates to a | Other (including | a right to offset) | Mortgage | е | | |
| community debt | , , | , | | | | |
| Date debt was incurred 2012 | Last 4 digits | of account num | nber 479 | 1 | | |
| | | | | <u>. </u> | | |
| 2.2 US Bank | Describe the prope | erty that secures | the claim: | \$38,018.00 | \$28,000.00 | \$10,018.00 |
| Creditor's Name | 2015 Honda Ad | - | | 1 | Ψ20,000.00 | Ψ10,010.00 |
| Illinois-Chicago Indirect | | | | | | |
| Lending | | | | | | |
| P.O. Box 790179 | As of the date you apply. | file, the claim is: | : Check all that | | | |
| Saint Louis, MO | Contingent | | | | | |
| 63179-0179 Number, Street, City, State & Zip Code | Unliquidated | | | | | |
| Number, Street, City, State & Zip Code | ☐ Disputed | | | | | |
| Who owes the debt? Check one. | Nature of lien. Che | eck all that apply. | | | | |
| Debtor 1 only | ☐ An agreement yo | ou made (such as | mortgage or | secured | | |
| Debtor 2 only | car loan) | . (| J-J | | | |
| ■ Debtor 1 and Debtor 2 only | ☐ Statutory lien (su | ıch as tax lien, me | echanic's lien) | | | |
| ☐ At least one of the debtors and anoth | her | om a lawsuit | • | | | |
| ☐ Check if this claim relates to a | Other (including | | Purchase | e Money Security | | |
| community debt | — Julio (illoludilig | | | | | |

Date debt was incurred 2015

5765

Last 4 digits of account number

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| Debtor 1 | Mark Robert Van Diepen | | | Case number (if know) | |
|----------|-------------------------------------|------------------------------|------------------------------------|-----------------------|---|
| | First Name | Middle Name | Last Name | _ | |
| Debtor 2 | Deanne Ela | ine Van Diepen | | | |
| | First Name | Middle Name | Last Name | | |
| | | | | | |
| | | | | 4000.000.00 | 1 |
| Add the | dollar value of y | our entries in Column A on | this page. Write that number here: | \$326,372.00 |] |
| | the last page of at number here: | your form, add the dollar va | lue totals from all pages. | \$326,372.00 | |

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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| | Odde 10 02002 | Document Pa | ne 22 of 45 | 10.01 Best Main |
|--|--|--|--|--|
| Fill in this | information to identify your case | | | |
| Debtor 1 | Mark Robert Van Die | pen | | |
| | First Name | • | Name | |
| Debtor 2 | Deanne Elaine Van D | | | |
| (Spouse if, fili | ng) First Name | Middle Name Last | Name | |
| United Sta | ates Bankruptcy Court for the: N | ORTHERN DISTRICT OF ILLINOIS | } | |
| Case num (if known) | ber | | | ☐ Check if this is an amended filing |
| Official | Form 106E/F | | | |
| | | Have Unsecured Clai | ms | 12/15 |
| Schedule G Schedule D left. Attach t | : Executory Contracts and Unexpired : Creditors Who Have Claims Secured | Leases (Official Form 106G). Do not in the property. If more space is needed | nclude any creditors with partia I, copy the Part you need, fill it c | B: Property (Official Form 106A/B) and on illy secured claims that are listed in out, number the entries in the boxes on the he top of any additional pages, write your |
| Part 1: | List All of Your PRIORITY Unsec | ured Claims | | |
| 1. Do any | creditors have priority unsecured cla | aims against you? | | |
| No. | Go to Part 2. | | | |
| ☐ Yes | | | | |
| Part 2: | List All of Your NONPRIORITY U | nsecured Claims | | |
| 3. Do any | creditors have nonpriority unsecure | d claims against you? | | |
| □ No. | You have nothing to report in this part. | Submit this form to the court with your ot | ner schedules. | |
| Yes | i. | | | |
| unsecu | red claim, list the creditor separately for | | y what type of claim it is. Do not lis | reditor has more than one nonpriority st claims already included in Part 1. If more ed claims fill out the Continuation Page of |
| | | | | Total claim |
| | iti Diamond Preferred Card | Last 4 digits of account no | umber <u>3147</u> | \$13,499.00 |
| P. | O. Box 6500 | When was the debt incurr | ed? 2011 | |
| | ioux Falls, SD 57117 Imber Street City State Zlp Code | As of the date you file the | claim is: Check all that apply | |
| | ho incurred the debt? Check one. | As of the date you me, the | Claim is. Check all that apply | |
| _ | Debtor 1 only | ☐ Contingent | | |
| | Debtor 2 only | ☐ Unliquidated | | |
| | Debtor 1 and Debtor 2 only | ☐ Disputed | | |
| | At least one of the debtors and another | T (NONEDDIODITY | secured claim: | |
| | Check if this claim is for a commun | По | | |
| de | the claim subject to offset? | <u> </u> | f a separation agreement or divord | ce that you did not |
| | No | | it-sharing plans, and other similar | debts |
| | Yes | ■ Other, Specify Vario | us products and services | 5 |

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| Debto | Deanne Elaine Van Diepen | | Case number (if know) | | | | | |
|-------|--|--|---|-------------|--|--|--|--|
| 4.2 | Discover Financial Services Nonpriority Creditor's Name | Last 4 digits of account number | 5505 | \$11,670.00 | | | | |
| | P.O. Box 30943 Salt Lake City, UT 84130 | When was the debt incurred? | | | | | | |
| | Number Street City, 01 04130 Number Street City State Zlp Code Who incurred the debt? Check one. | As of the date you file, the claim | is: Check all that apply | | | | | |
| | Debtor 1 only | Пол | | | | | | |
| | Debtor 2 only | ☐ Contingent | | | | | | |
| | _ | ☐ Unliquidated | | | | | | |
| | Debtor 1 and Debtor 2 only | ☐ Disputed Type of NONPRIORITY unsecure | d alaim. | | | | | |
| | ☐ At least one of the debtors and another | Student loans | a ciaim: | | | | | |
| | ☐ Check if this claim is for a community debt | | systian agreement or diverse that you did not | | | | | |
| | Is the claim subject to offset? | report as priority claims | aration agreement or divorce that you did not | | | | | |
| | ■ No | Debts to pension or profit-sharing | ng plans, and other similar debts | | | | | |
| | Yes | Other. Specify Various pro | oducts and services | | | | | |
| 4.3 | Fifth Third Bank Nonpriority Creditor's Name | Last 4 digits of account number | 6138 | \$15,121.00 | | | | |
| | Customer Service MD 1MOC2G-4050 38 Fountain Square Plaza | When was the debt incurred? | 2009 | | | | | |
| | Cincinnati, OH 45263-0001 Number Street City State Zlp Code | As of the date you file, the claim | is: Check all that apply | | | | | |
| | Who incurred the debt? Check one. | | | | | | | |
| | Debtor 1 only | ☐ Contingent | | | | | | |
| | ☐ Debtor 2 only | ☐ Unliquidated | | | | | | |
| | ■ Debtor 1 and Debtor 2 only | ☐ Disputed | ☐ Disputed | | | | | |
| | ☐ At least one of the debtors and another | Type of NONPRIORITY unsecure | | | | | | |
| | ☐ Check if this claim is for a community | ☐ Student loans | | | | | | |
| | debt Is the claim subject to offset? | Obligations arising out of a separeport as priority claims | aration agreement or divorce that you did not | | | | | |
| | ■ No | Debts to pension or profit-sharing | ng plans, and other similar debts | | | | | |
| | Yes | Other. Specify Various pro | oducts and services | | | | | |
| 4.4 | US Bank | Last 4 digits of account number | 2302 | \$11,056.00 | | | | |
| | Nonpriority Creditor's Name Cardmember Service | When was the debt incurred? | 2014 | | | | | |
| | P.O. Box 6352 | | | | | | | |
| | Fargo, ND 58125-6352 Number Street City State Zlp Code | As of the date you file, the claim | is: Check all that apply | | | | | |
| | Who incurred the debt? Check one. | ,,,,, | | | | | | |
| | ☐ Debtor 1 only | ☐ Contingent | | | | | | |
| | ☐ Debtor 2 only | ☐ Unliquidated | | | | | | |
| | ■ Debtor 1 and Debtor 2 only | ☐ Disputed | | | | | | |
| | ☐ At least one of the debtors and another | Type of NONPRIORITY unsecure | d claim: | | | | | |
| | ☐ Check if this claim is for a community | Student loans | | | | | | |
| | debt Is the claim subject to offset? | ☐ Obligations arising out of a separeport as priority claims | aration agreement or divorce that you did not | | | | | |
| | ■ No | Debts to pension or profit-sharir | ng plans, and other similar debts | | | | | |
| | Yes | Other. Specify Various pro | | | | | | |

Part 3: List Others to Be Notified About a Debt That You Already Listed

Debtor 1 Mark Robert Van Diepen

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

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Debtor 1 Mark Robert Van Diepen

Debtor 2 Deanne Elaine Van Diepen Case number (if know)

have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

| | | | | Total Claim |
|--------------|-----|---|-----|-----------------|
| | 6a. | Domestic support obligations | 6a. | \$ 0.00 |
| Total claims | | | | |
| from Part 1 | 6b. | Taxes and certain other debts you owe the government | 6b. | \$ 0.00 |
| | 6c. | Claims for death or personal injury while you were intoxicated | 6c. | \$ 0.00 |
| | 6d. | Other. Add all other priority unsecured claims. Write that amount here. | 6d. | \$ 0.00 |
| | 6e. | Total Priority. Add lines 6a through 6d. | 6e. | \$ 0.00 |
| | | | | Total Claim |
| | 6f. | Student loans | 6f. | \$ 0.00 |
| Total claims | | | | |
| from Part 2 | 6g. | Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6g. | \$ 0.00 |
| | 6h. | Debts to pension or profit-sharing plans, and other similar debts | 6h. | \$ 0.00 |
| | 6i. | Other. Add all other nonpriority unsecured claims. Write that amount here. | 6i. | \$ 51,346.00 |
| | 6j. | Total Nonpriority. Add lines 6f through 6i. | 6j. | \$ 51,346.00 |

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| | | 17/1/11/11 | 3 H 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | |
|---------------------|--------------------------|-------------------|---|--|
| Fill in this infor | mation to identify your | case: | | |
| Debtor 1 | Mark Robert Van | Diepen | | |
| | First Name | Middle Name | Last Name | |
| Debtor 2 | Deanne Elaine Va | an Diepen | | |
| (Spouse if, filing) | First Name | Middle Name | Last Name | |
| United States Ba | ankruptcy Court for the: | NORTHERN DISTRICT | OF ILLINOIS | |
| Case number _ | | | | |
| (if known) | | | | |
| | | | | |

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

| ı | Person or | company with | whom you have th , Street, City, State and ZIF | e contract or lease | State what the contract or lease is for |
|-----|-----------|--------------|---|---------------------|---|
| 2.1 | | | | | |
| | Name | | | | |
| | Number | Street | | | |
| | City | | State | ZIP Code | _ |
| 2.2 | | | | | |
| | Name | | | | |
| | Number | Street | | | _ |
| | City | | State | ZIP Code | _ |
| 2.3 | Ony | | Oldio | 211 0000 | |
| | Name | | | | _ |
| | Number | Street | | | _ |
| | City | | State | ZIP Code | _ |
| 2.4 | | | | | |
| | Name | | | | _ |
| | Number | Street | | | _ |
| | City | | State | ZIP Code | _ |
| 2.5 | - City | | <u> </u> | 211 0000 | |
| | Name | | | | _ |
| | Number | Street | | | |
| | City | | State | ZIP Code | <u> </u> |

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| | | Docume | ent Pade 26 d | <u>) 1 45 </u> | |
|---------------------------------|--|---|-------------------------------|--|--|
| Fill in this in | nformation to identify your | | | | |
| Debtor 1 | Mark Robert Van | Dienen | | | |
| Dobto: 1 | First Name | Middle Name | Last Name | | |
| Debtor 2 | Deanne Elaine Va | ın Diepen | | | |
| (Spouse if, filing) | First Name | Middle Name | Last Name | | |
| United State | s Bankruptcy Court for the: | NORTHERN DISTRICT | OF ILLINOIS | | |
| Case numbe | er | | | | ☐ Check if this is an |
| | | | | | amended filing |
| Official | Form 106H | | | | |
| | ıle H: Your Cod | ebtors | | | 12/15 |
| | | | | | |
| fill it out, and your name a | d number the entries in the nd case number (if known) | boxes on the left. Attac . Answer every question | h the Additional Page t n. | to this page. On the top | eded, copy the Additional Page, of any Additional Pages, write |
| 1. Do yo | ou have any codebtors? (If | you are filing a joint case, | do not list either spouse | as a codebtor. | |
| ■ No □ Yes | | | | | |
| | n the last 8 years, have you | | | | states and territories include |
| Arizona, | California, Idaho, Louisiana, | Nevada, New Mexico, Pt | jerto Rico, Texas, wash | ington, and vvisconsin.) | |
| _ | Go to line 3. Did your spouse, former spot | use, or logal equivalent liv | a with you at the time? | | |
| □ 1es.1 | Dia your spouse, former spou | ise, or legal equivalent liv | e with you at the time! | | |
| in line 2 | e again as a codebtor only i D6D), Schedule E/F (Official | f that person is a guarar | ntor or cosigner. Make | sure you have listed the | with you. List the person shown e creditor on Schedule D (Official Schedule E/F, or Schedule G to fill |
| | olumn 1: Your codebtor me, Number, Street, City, State and Zl | P Code | | Column 2: The crec Check all schedules | ditor to whom you owe the debt s that apply: |
| 3.1 | | | | ☐ Schedule D, line | |
| | ame | | | ☐ Schedule E/F, lin | |
| | | | | ☐ Schedule G, line | |
| | umber Street | | | <u> </u> | |
| Cit | ty | State | ZIP Code | | |
| 3.2 | | | | ☐ Schedule D, line | |
| | ame | | | ☐ Schedule E/F, lin | |
| | | | | ☐ Schedule G, line | |
| Nu | umber Street | | | _ | |
| Cit | ty | State | ZIP Code | | |

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| | | | | _ | |
|------|---|--|--|--------------------------|------------------------------------|
| Fill | in this information to identify | your case: | | | |
| De | btor 1 Mark F | Robert Van Diepen | | | |
| 1 - | btor 2 Deann | e Elaine Van Diepen | | | |
| Un | ited States Bankruptcy Court | for the: NORTHERN DISTRI | CT OF ILLINOIS | | |
| | se number nown) | | _ | | • |
| 0 | fficial Form 106l | | | MM / DD/ | YYYY |
| S | chedule I: Your | Income | | | 12/1: |
| spo | use. If you are separated a | nd your spouse is not filing w form. On the top of any addit | ing jointly, and your spouse is li rith you, do not include informat ional pages, write your name ar | tion about your sp | |
| 1. | Fill in your employment information. | | Debtor 1 | Debtor | 2 or non-filing spouse |
| | If you have more than one attach a separate page wit information about additional | h Employment status | ■ Employed □ Not employed | □ Emp | loyed |
| | employers. | Occupation | Plumber | | • • |
| | Include part-time, seasona self-employed work. | l, or Employer's name | DeFranco Plumbing | | |
| | Occupation may include st or homemaker, if it applies | | 20330 N. Rand Road Palatine, IL 60067 | | |
| | | How long employed t | there? 16 years | | |
| Pa | rt 2: Give Details Abo | ut Monthly Income | | | |
| | imate monthly income as o | | you have nothing to report for any | y line, write \$0 in the | e space. Include your non-filing |
| • | ou or your non-filing spouse he space, attach a separate s | | ombine the information for all emp | ployers for that pers | on on the lines below. If you need |
| | | | | For Debtor 1 | For Debtor 2 or |

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

- 3. Estimate and list monthly overtime pay.
- 4. Calculate gross Income. Add line 2 + line 3.

| | | | non-fil | ing spouse |
|----|-----|----------|---------|------------|
| 2. | \$ | 8,965.54 | \$ | 0.00 |
| 3. | +\$ | 0.00 | +\$ | 0.00 |
| 4. | \$ | 8,965.54 | \$ | 0.00 |

Official Form 106I Schedule I: Your Income page 1

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| Debt Debt | | Mark Robert Van Diepen Deanne Elaine Van Diepen | _ | (| Case | number (if kn | own) | | | | |
|--------------|--------------------------|---|----------|-----|------------|---------------|------|-----------|----------------------|----------------------|-----------|
| | | | | | For | Debtor 1 | | | Debtor i-filing s | | |
| | Cop | by line 4 here | 4. | | \$ | 8,965 | .54 | \$ | | 0.00 | - |
| 5. | List | all payroll deductions: | | | | | | | | | |
| | 5a. | Tax, Medicare, and Social Security deductions | 58 | a. | \$ | 2,051 | .27 | \$ | | 0.00 | |
| | 5b. | Mandatory contributions for retirement plans | 5b | э. | \$ | 780 | | \$ | | 0.00 | _ |
| | 5c. | Voluntary contributions for retirement plans | 50 | С. | \$ | 0 | .00 | \$ | | 0.00 | _ |
| | 5d. | Required repayments of retirement fund loans | 50 | d. | \$ | 0 | .00 | \$ | | 0.00 | _ |
| | 5e. | Insurance | 56 | | \$_ | | .48 | \$ | | 0.00 | _ |
| | 5f. | Domestic support obligations | 5f | | \$_ | | .00 | \$_ | | 0.00 | _ |
| | 5g. | Union dues | 50 | - | \$_ \$ | 260 | | | | 0.00 | _ |
| • | 5h. | Other deductions. Specify: | | า.+ | · — | | .00 | + \$ | | 0.00 | _ |
| 6. | | I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. | 6. | | \$_ | 3,155 | | \$_ | | 0.00 | _ |
| 7. | Cal | culate total monthly take-home pay. Subtract line 6 from line 4. | 7. | | \$_ | 5,809 | .79 | \$ | | 0.00 | _ |
| 8. | List 8a. | all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total | | | | | | | | | |
| | 01 | monthly net income. | 88 | | \$_ | | .00 | \$ | | 0.00 | |
| | 8b. 8c. | Interest and dividends Family support payments that you, a non-filing spouse, or a dependen regularly receive Include alimony, spousal support, child support, maintenance, divorce | | | \$_ | | .00 | \$_ | | 0.00 | _ |
| | | settlement, and property settlement. | 80 | | \$_ | | .00 | \$ | | 0.00 | _ |
| | 8d. 8e. | Unemployment compensation Social Security | 8c 8e | | \$_ \$ | | .00 | \$_ \$ | | 0.00 | _ |
| | 8f. 8g. | Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income | | f. | \$_ \$_ | 0 | .00 | \$ \$ | | 0.00 0.00 0.00 | _ |
| | 8h. | Other monthly income. Specify: | | n.+ | \$_ | | .00 | * | | 0.00 | _ |
| 9. | Add | l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. | 9. | . [| \$ | | .00 | \$ | | 0.0 | - ¬ |
| 10 | Calc | culate monthly income. Add line 7 + line 9. | 10. | \$ | | 5,809.79 | + \$ | | 0.00 | = \$ | 5,809.79 |
| | | the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. | | | | 3,003.73 | 1 | | 0.00 | | 0,000.70 |
| 11. | State Included the | te all other regular contributions to the expenses that you list in <i>Schedul</i> ude contributions from an unmarried partner, members of your household, you er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify: | r dep | | | • | | • | Schedule 11. | | 0.00 |
| 12. | | I the amount in the last column of line 10 to the amount in line 11. The re e that amount on the Summary of Schedules and Statistical Summary of Certallies | | | | | | | . 12. | \$ | 5,809.79 |
| 13. | Do y | you expect an increase or decrease within the year after you file this form No. Yes. Explain: | n? | | | | | | | | ly income |

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| Fill in th | his informa | tion to identify yo | our case: | | | l | | |
|--|---------------------------|---|-----------------|---|---|---------------------------|---|---|
| Debtor 1 | | | | | | Ch | eck if this is: | |
| Deploi | ı | Mark Robert | van Diep | pen | | Che | eck if this is: An amended filing | |
| Debtor 2 (Spouse, if filing) Deanne Elaine Van Diepen | | | | | | | | wing postpetition chapter f the following date: |
| United S | States Bankr | uptcy Court for the | : NORTH | ERN DISTRICT OF ILLIN | IOIS | | MM / DD / YYYY | |
| Case nu (If know | | | | | | | | |
| Offic | cial Fo | rm 106J | | | | | | |
| | | J: Your I | | | | | | 12/1 |
| inform | ation. If m | and accurate as ore space is ne n). Answer ever | eded, atta | If two married people a ch another sheet to this 1. | re filing together, be form. On the top of | oth are eq f any addit | ually responsible f ional pages, write | or supplying correct your name and case |
| Part 1: | | ibe Your House | hold | | | | | |
| _ | this a join | | | | | | | |
| | No. Go to | | in a aanaw | oto havaahald? | | | | |
| | | s Debtor 2 live i | n a separa | ate nousenoid? | | | | |
| | ■ N | | st file Officia | al Form 106J-2, <i>Expense</i> s | s for Separate House | ehold of De | btor 2. | |
| 2. D o | o you have | e dependents? | □ No | | | | | |
| | o not list De ebtor 2. | ebtor 1 and | Yes. | Fill out this information for each dependent | Dependent's relat Debtor 1 or Debto | | Dependent's age | Does dependent live with you? |
| | o not state | | | | Davahtan | | 5 | □ No |
| de | ependents | names. | | | Daughter | | 5 years | _ Yes □ No |
| | | | | | Son | | 7 years | ■ Yes |
| | | | | | - | | | □No |
| | | | | | Son | | 11 years | _ Yes □ No |
| | | | | | Son | | 14 Years | ■ Yes |
| ex | kpenses of | enses include f people other tl d your depende | han 🗖 | No Yes | | | | |
| Part 2: | | ate Your Ongoi | | | | | | |
| expens | | | | uptcy filing date unless y y is filed. If this is a supp | | | | apter 13 case to report of the form and fill in the |
| the val | | n assistance and | | government assistance luded it on <i>Schedule I:</i> | | | Your exp | penses |
| | | r home owners ad any rent for the | | ses for your residence. | Include first mortgag | e 4. | \$ | 2,654.75 |
| If | not includ | ed in line 4: | | | | | | |
| 4a | a. Real e | state taxes | | | | 4a. | \$ | 0.00 |
| 4b | o. Prope | rty, homeowner's | - | | | 4b. | \$ | 0.00 |
| 4c 4c | | maintenance, re owner's associat | | pkeep expenses | | 4c. 4d. | · | 100.00 |
| 40 | a. HUHIE | owner a associal | JULI OF COUL | JOHNINUM GUES | | 4u. | Ψ | U.UU |

Additional mortgage payments for your residence, such as home equity loans

5. \$

0.00

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| | tor 1 Mark Robert Van Diepen tor 2 Deanne Elaine Van Diepen | Case num | aber (if known) | |
|-----|--|--------------|-----------------|----------------------------|
| 6. | Utilities: | | | |
| | 6a. Electricity, heat, natural gas | 6a. | \$ | 126.53 |
| | 6b. Water, sewer, garbage collection | 6b. | \$ | 30.00 |
| | 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. | \$ | 140.00 |
| | 6d. Other. Specify: Cable/internet | 6d. | \$ | 150.98 |
| 7. | Food and housekeeping supplies | | \$ | 800.00 |
| 8. | Childcare and children's education costs | 8. | \$ | 200.00 |
| 9. | Clothing, laundry, and dry cleaning | 9. | \$ | 150.00 |
| 10. | Personal care products and services | 10. | \$ | 215.00 |
| 11. | Medical and dental expenses | 11. | \$ | 50.00 |
| 12. | Transportation. Include gas, maintenance, bus or train fare. | | _ | 407.00 |
| | Do not include car payments. | 12. | · - | 197.00 |
| | Entertainment, clubs, recreation, newspapers, magazines, and books | 13. | · - | 25.00 |
| | Charitable contributions and religious donations | 14. | \$ | 0.00 |
| 15. | Insurance. | | | |
| | Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance | 15a. | ¢ | 0.00 |
| | | 15a. 15b. | · | 0.00 |
| | 15b. Health insurance | | * | 0.00 |
| | 15c. Vehicle insurance | 15c. | · | 95.78 |
| 40 | 15d. Other insurance. Specify: | 15d. | Φ | 0.00 |
| | Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: | 16. | \$ | 0.00 |
| 17. | Installment or lease payments: 17a. Car payments for Vehicle 1 | 17a. | \$ | 682.10 |
| | 17b. Car payments for Vehicle 2 | 17a. 17b. | · | 0.00 |
| | 17c. Other. Specify: | 17b. | · | 0.00 |
| | 17d. Other. Specify: | 17c. 17d. | · - | |
| 10 | Your payments of alimony, maintenance, and support that you did not report as | | Ψ | 0.00 |
| 10. | deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). | 18. | \$ | 0.00 |
| 19. | | | \$ | 0.00 |
| | Specify: | 19. | · | |
| 20. | | | our Income. | |
| | 20a. Mortgages on other property | 20a. | | 0.00 |
| | 20b. Real estate taxes | 20b. | \$ | 0.00 |
| | 20c. Property, homeowner's, or renter's insurance | 20c. | \$ | 0.00 |
| | 20d. Maintenance, repair, and upkeep expenses | 20d. | \$ | 0.00 |
| | 20e. Homeowner's association or condominium dues | 20e. | \$ | 0.00 |
| 21. | Other: Specify: Emergency contingrncy | 21. | +\$ | 100.00 |
| | | | · | |
| 22. | Calculate your monthly expenses | | | |
| | 22a. Add lines 4 through 21. | | \$ | 5,717.14 |
| | 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 | | \$ | |
| | 22c. Add line 22a and 22b. The result is your monthly expenses. | | \$ | 5,717.14 |
| 22 | Calculate your monthly net income. | | | |
| ۷٠. | 23a. Copy line 12 (your combined monthly income) from Schedule I. | 23a. | \$ | 5,809.79 |
| | 23b. Copy your monthly expenses from line 22c above. | 23a. 23b. | · | 5,809.79 5,717.14 |
| | 200. Copy your monthing expenses from title 220 above. | 200. | Ψ | 3,717.14 |
| | 23c. Subtract your monthly expenses from your monthly income. | | | |
| | The result is your <i>monthly net income</i> . | 23c. | \$ | 92.65 |
| 24. | Do you expect an increase or decrease in your expenses within the year after your for example, do you expect to finish paying for your car loan within the year or do you expect your modification to the terms of your mortgage? No. | | | e or decrease because of a |
| | ☐ Yes. Explain here: | | | |
| | Explain note. | | | |

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| Fill in this infor | mation to identify your c | ase: | | |
|---------------------------------|---------------------------------------|---|------------------------------------|--------------------------------------|
| Debtor 1 | Mark Robert Van I | | | |
| Dobtor 2 | First Name | Middle Name Last Na | me | |
| Debtor 2 (Spouse if, filing) | Deanne Elaine Var | Middle Name Last Na | me . | |
| | | | | |
| United States Ba | ankruptcy Court for the: | NORTHERN DISTRICT OF ILLINOIS | | |
| Case number | | | | |
| (if known) | | | | ☐ Check if this is an |
| | | | | amended filing |
| | | | | |
| Off: -: -! = - = - | 400D | | | |
| Official For | - | | | |
| Declarat | tion About a | า Individual Debtoเ | 's Schedules | 12/15 |
| | | | | |
| f two married p | eople are filing together, | both are equally responsible for sup | plying correct information. | |
| Vou must file th | is form whonover you file | hankruntay ashadulas ar amandad | schodules Making a false stat | amont conceeling property or |
| | | bankruptcy schedules or amended sconnection with a bankruptcy case of | | |
| | 18 U.S.C. §§ 152, 1341, 15 | | an result in fines up to \$250,00 | ou, or imprisonment for up to 20 |
| , , | , , , , , , , , , , , , , , , , , , , | , | | |
| | | | | |
| Sig | ın Below | | | |
| | | | | |
| Did you pa | ay or agree to pay some | ne who is NOT an attorney to help yo | u fill out bankruptcy forms? | |
| — Na | | | | |
| ■ No | | | | |
| ☐ Yes. | Name of person | | | kruptcy Petition Preparer's Notice, |
| | | | Declaration | n, and Signature (Official Form 119) |
| | | | | |
| Under pena | alty of perjury, I declare t | nat I have read the summary and sch | edules filed with this declaration | on and |
| that they ar | re true and correct. | | | |
| X /s/ Ma | rk Robert Van Diepen | X /s | / Deanne Elaine Van Diepe | n |
| | Robert Van Diepen | | eanne Elaine Van Diepen | 11 |
| | ire of Debtor 1 | | gnature of Debtor 2 | |
| _ | | | | |
| Date | October 11 2016 | D | ate October 11 2016 | |

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| FilLin | this inform | nation to identify you | . case. | | | |
|------------------|-----------------------|--|--|---|---|---|
| Debto | | Mark Robert Var | | | | |
| Debio | '' ' | First Name | Middle Name | Last Name | | |
| Debto | or 2 e if, filing) | Deanne Elaine V | an Diepen Middle Name | Last Name | | |
| | - | nkruptcy Court for the: | NORTHERN DISTRICT (| | | |
| | | ikruptcy Court for the. | NORTHERN DISTRICT | JI ILLINOIS | | |
| Case (if know | number | | | | _ | heck if this is an mended filing |
| Stat | ement | nd accurate as possi | ble. If two married people a | | ankruptcy equally responsible for sup | |
| numbe | er (if knowr | n). Answer every ques | stion. | | , adament pages, illie yes | |
| Part 1 | | | rital Status and Where You | Lived Before | | |
| 1. V\ | nat is your | current marital statu | S? | | | |
| | Married Not mar | ried | | | | |
| 2. D | uring the la | ast 3 years, have you | lived anywhere other than | where you live now? | | |
| | ■ No ■ Yes. Lis | t all of the places you li | ved in the last 3 years. Do no | ot include where you live now | <i>'</i> . | |
| [| Debtor 1 Pr | ior Address: | Dates Debtor 1 lived there | Debtor 2 Prior Ad | dress: | Dates Debtor 2 lived there |
| | | | | | ity property state or territory co, Texas, Washington and W | |
| | ■ No ■ Yes. Ma | ke sure you fill out <i>Sch</i> | nedule H: Your Codebtors (O | fficial Form 106H). | | |
| Part 2 | Explai | n the Sources of You | r Income | | | |
| F | ill in the tota | I amount of income you | u received from all jobs and a | ng a business during this yeall businesses, including parter together, list it only once ur | | ndar years? |
| |] No | | | | | |
| | Yes. Fill | in the details. | | | | |
| | | | Debtor 1 | | Debtor 2 | |
| | | | Sources of income Check all that apply. | Gross income (before deductions and exclusions) | Sources of income Check all that apply. | Gross income (before deductions and exclusions) |
| | | of current year until d for bankruptcy: | ■ Wages, commissions, bonuses, tips | \$79,267.39 | ☐ Wages, commissions, bonuses, tips | \$0.00 |
| | | | ☐ Operating a business | | ☐ Operating a business | |

Official Form 107

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Page 33 of 45 Document Mark Robert Van Diepen Debtor 1 Debtor 2 **Deanne Elaine Van Diepen** Case number (if known) Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$102,603.00 \$200.00 Wages, commissions, Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$103,034.00 \$0.00 ☐ Wages, commissions, Wages, commissions. (January 1 to December 31, 2014) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 2 Debtor 1 **Gross income** Sources of income Gross income from Sources of income Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

Creditor's Name and Address

Dates of payment

attorney for this bankruptcy case.

Total amount paid

Amount you still owe

Was this payment for ...

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Debtor 2 **Deanne Elaine Van Diepen** Case number (if known) Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. **Insider's Name and Address** Reason for this payment Dates of payment **Total amount** Amount you still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider **Insider's Name and Address** Dates of payment **Total amount** Amount you Reason for this payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο П Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Value Dates you gave the gifts per person Person to Whom You Gave the Gift and Address:

Debtor 1

Mark Robert Van Diepen

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Mark Robert Van Diepen

| Deb | otor 2 Deanne Elaine Van Diepen | C | Case number (if known) | |
|------|---|---|--|---------------------------|
| 14. | Within 2 years before you filed for bankrupt ■ No □ Yes. Fill in the details for each gift or cont | | s with a total value of more than | \$600 to any charity? |
| | Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code) | | Dates you contributed | Value |
| Pari | t 6: List Certain Losses | | | |
| | Within 1 year before you filed for bankrupto or gambling? | y or since you filed for bankruptcy, did y | ou lose anything because of the | ft, fire, other disaster, |
| | ■ No □ Yes. Fill in the details. | | | |
| | Describe the property you lost and how the loss occurred | escribe any insurance coverage for the loclude the amount that insurance has paid. Locurance claims on line 33 of Schedule A/B: | ist pending loss | Value of property lost |
| Part | t 7: List Certain Payments or Transfers | | | |
| | Within 1 year before you filed for bankrupto consulted about seeking bankruptcy or pre Include any attorneys, bankruptcy petition prep | paring a bankruptcy petition? | | rty to anyone you |
| | Yes. Fill in the details. | | | |
| | Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You | Description and value of any prope transferred | erty Date payment or transfer was made | Amount of payment |
| | Michael T. Barrett, Sr. 530 Rockland Road Crystal Lake, IL 60014 | Attorney Fees: \$949.00 Court Filing Fees: \$335.00 Credit Reports: \$50.00 | 8/19/20016 | \$1,334.00 |
| | Avacus Credit Counseling | Credit Counseling Course | July 15, 2016 | \$25.00 |
| | www.abacuscc.org | | | |
| | Within 1 year before you filed for bankrupto promised to help you deal with your creditor Do not include any payment or transfer that yo | ors or to make payments to your creditors | | rty to anyone who |
| | ■ No □ Yes. Fill in the details. | | | |
| | Person Who Was Paid Address | Description and value of any proper transferred | erty Date payment or transfer was made | Amount of payment |
| | Within 2 years before you filed for bankrupt transferred in the ordinary course of your be include both outright transfers and transfers minclude gifts and transfers that you have alread No | usiness or financial affairs? ade as security (such as the granting of a se | | |
| | Yes. Fill in the details. Person Who Received Transfer | Description and value of | Describe any property or | Date transfer was |
| | Address | property transferred | payments received or debts paid in exchange | made |
| | Person's relationship to you | | | |

Debtor 1

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| Deb | otor 2 Deanne Elaine Van Diepen | | | Case nu | mber (if known) | |
|-----|---|---|---|---|--|---|
| 19. | Within 10 years before you filed for bankr beneficiary? (These are often called asset-p | | any property to | a self-settl | led trust or similar devic | e of which you are a |
| | Yes. Fill in the details. Name of trust | Description and | d value of the pr | operty trar | nsferred | Date Transfer was |
| | | | · | | | made |
| Par | t 8: List of Certain Financial Accounts, | Instruments, Safe Depo | sit Boxes, and | Storage Un | its | |
| 20. | Within 1 year before you filed for bankrup sold, moved, or transferred? Include checking, savings, money market houses, pension funds, cooperatives, ass | , or other financial acco | ounts; certificate | es of depos | - | |
| | Yes. Fill in the details. | | | | | |
| | Name of Financial Institution and Address (Number, Street, City, State and ZIP Code) | Last 4 digits of account number | Type of acc instrument | count or Date account was closed, sold, moved, or transferred | | Last balance before closing or transfer |
| | Fifth Third Bank | xxxx- | ■ Checking □ Savings □ Money Market □ Brokerage □ Other | | Children's accounts were closed as we needee the money to pay bills. | \$3,000.00 |
| 21. | Do you now have, or did you have within cash, or other valuables? No Yes. Fill in the details. Name of Financial Institution Address (Number, Street, City, State and ZIP Code) | Who else had a | access to it? | | e the contents | Do you still have it? |
| 22. | Have you stored property in a storage uni | | | 1 year befo | ore you filed for bankrup | otcy? |
| | ■ No □ Yes. Fill in the details. | | | | | |
| | Name of Storage Facility Address (Number, Street, City, State and ZIP Code) | Who else has o to it? Address (Numbe State and ZIP Code) | r, Street, City, | Describ | e the contents | Do you still have it? |
| Par | t 9: Identify Property You Hold or Contr | ol for Someone Else | | | | |
| 23. | Do you hold or control any property that s for someone. | someone else owns? In | clude any prope | erty you bo | rrowed from, are storing | g for, or hold in trust |
| | ■ No □ Yes. Fill in the details. | | | | | |
| | Owner's Name Address (Number, Street, City, State and ZIP Code) | | (Number, Street, City, State and ZIP | | e the property | Value |
| Par | t 10: Give Details About Environmental I | nformation | | | | |
| | | | | | | |

Mark Robert Van Diepen

Debtor 1

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used

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Debtor 1 Mark Robert Van Diepen
Debtor 2 Deanne Elaine Van Diepen

Case number (if known)

| | to own, operate, or utilize it, including disposal sites. | | | | | | |
|-----|---|--|--|--------------------|--|--|--|
| | Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. | | | | | | |
| Rep | ort all notices, releases, and proceedings that y | you know about, regardless of when | they occurred. | | | | |
| 24. | Has any governmental unit notified you that yo | ou may be liable or potentially liable | under or in violation of an environme | ental law? | | | |
| | ■ No □ Yes. Fill in the details. | | | | | | |
| | Name of site Address (Number, Street, City, State and ZIP Code) | Governmental unit Address (Number, Street, City, State and ZIP Code) | Environmental law, if you know it | Date of notice | | | |
| 25. | Have you notified any governmental unit of an | y release of hazardous material? | | | | | |
| | ■ No □ Yes. Fill in the details. | | | | | | |
| | Name of site Address (Number, Street, City, State and ZIP Code) | Governmental unit Address (Number, Street, City, State and ZIP Code) | Environmental law, if you know it | Date of notice | | | |
| 26. | Have you been a party in any judicial or admin | istrative proceeding under any envir | ronmental law? Include settlements a | nd orders. | | | |
| | ■ No □ Yes. Fill in the details. | | | | | | |
| | Case Title Case Number | Court or agency Name Address (Number, Street, City, State and ZIP Code) | Nature of the case | Status of the case | | | |
| Par | t 11: Give Details About Your Business or Co | nnections to Any Business | | | | | |
| 27. | Within 4 years before you filed for bankruptcy, | , did you own a business or have an | y of the following connections to any | business? | | | |
| | ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time | | | | | | |
| | ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP) | | | | | | |
| | ☐ A partner in a partnership | | | | | | |
| | ☐ An officer, director, or managing executive of a corporation | | | | | | |
| | ☐ An owner of at least 5% of the voting or equity securities of a corporation | | | | | | |
| | ■ No. None of the above applies. Go to Part 12. | | | | | | |
| | Yes. Check all that apply above and fill in the details below for each business. | | | | | | |
| | | escribe the nature of the business | Employer Identification number | | | | |
| | Address (Number, Street, City, State and ZIP Code) | ame of accountant or bookkeeper | Do not include Social Security r Dates business existed | number or ITIN. | | | |
| 28. | 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. | | | | | | |

Name

Address

Date Issued

☐ Yes. Fill in the details below.

(Number, Street, City, State and ZIP Code)

Debtor 1 Debtor 2 Mark Robert Van Diepen Deanne Elaine Van Diepen Deanne Elaine Van Diepen Deanne Elaine Van Diepen Case number (if known)

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

18 U.S.C. §§ 152, 1341, 1519, and 3571.

Entered 10/11/16 15:15:31

Desc Main

/s/ Mark Robert Van Diepen

Mark Robert Van Diepen
Signature of Debtor 1

Date October 11, 2016

/s/ Deanne Elaine Van Diepen
Deanne Elaine Van Diepen
Signature of Debtor 2

Date October 11, 2016

Filed 10/11/16

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No
□ Yes

Case 16-82382

Doc 1

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

| Chapter 7: | Liquidation |
|------------|--------------------|
| \$245 | filing fee |
| \$75 | administrative fee |
| + \$15 | trustee surcharge |
| \$335 | total fee |

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

| | \$200 | filing fee |
|---|-------|--------------------|
| + | \$75 | administrative fee |
| | \$275 | total fee |

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

| | \$235 | filing fee |
|---|-------|--------------------|
| + | \$75 | administrative fee |
| | \$310 | total fee |

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-82382 Doc 1 Filed 10/11/16 Entered 10/11/16 15:15:31 Desc Main Document Page 43 of 45

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

| In | Mark Robert Van Diepen re Deanne Elaine Van Diepen | | Case No. | | | | |
|------|--|--|---|---|-----------|--|--|
| | Bearine Liame van Biepen | Debtor(s) | Chapter | 7 | | | |
| | DISCLOSURE OF COMPENS | SATION OF ATTO | RNEY FOR DE | CBTOR(S) | | | |
| 1. | Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of | of the petition in bankruptcy, | or agreed to be paid | to me, for services rendere | ed or to | | |
| | For legal services, I have agreed to accept | | | 949.00 | | | |
| | Prior to the filing of this statement I have received | | \$ | 949.00 | | | |
| | Balance Due | | \$ | 0.00 | | | |
| 2. | The source of the compensation paid to me was: | | | | | | |
| | ■ Debtor □ Other (specify): | | | | | | |
| 3. | The source of compensation to be paid to me is: | | | | | | |
| | ■ Debtor □ Other (specify): | | | | | | |
| 4. | ■ I have not agreed to share the above-disclosed compen | sation with any other person | unless they are mem | pers and associates of my | law firm. | | |
| | ☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name | | | | rm. A | | |
| 5. | In return for the above-disclosed fee, I have agreed to rend | return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: | | | | | |
| | a. Analysis of the debtor's financial situation, and renderingb. Preparation and filing of any petition, schedules, statemer.c. Representation of the debtor at the meeting of creditorsd. [Other provisions as needed] | nent of affairs and plan which | may be required; | | y; | | |
| | Negotiations with secured creditors to recreaffirmation agreements and applications 522(f)(2)(A) for avoidance of liens on house | s as needed; preparation | emption planning; and filing of moti | preparation and filing ons pursuant to 11 US | of C | | |
| 6. | By agreement with the debtor(s), the above-disclosed fee dependence of the debtors in any disclosure any other adversary proceeding. | | | es, relief from stay act | ions or | | |
| | | CERTIFICATION | | | | | |
| this | I certify that the foregoing is a complete statement of any as bankruptcy proceeding. | agreement or arrangement for | payment to me for re | epresentation of the debtor | (s) in | | |
| | October 11, 2016 | /s/ Michael T. Bar | rett, Sr. | | | | |
| | Date | Michael T. Barret | | | | | |
| | | Signature of Attorne James D. Huls & | | | | | |
| | | 530 Rockland Ro | | | | | |
| | | Crystal Lake, IL 6 815-455-4755 Fa | | | | | |
| | | michael@jdhuls. | | | | | |
| | | Name of law firm | | | | | |

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United States Bankruptcy Court Northern District of Illinois

| In re | Mark Robert Van Diepen Deanne Elaine Van Diepen | | Case No. | |
|-------|--|---|---------------|---|
| | | Debtor(s) | Chapter 7 | |
| | VE | ERIFICATION OF CREDITOR M | MATRIX | |
| | | Number of | f Creditors: | 6 |
| | The above-named Debtor(s) (our) knowledge. | itors is true and correct to tl | ne best of my | |
| Date: | October 11, 2016 | /s/ Mark Robert Van Diepen | | |
| | | Mark Robert Van Diepen Signature of Debtor | | |
| Date: | October 11, 2016 | /s/ Deanne Elaine Van Diepe | n | |
| | | Deanne Elaine Van Diepen | | |
| | | Signature of Debtor | | |

Chase Mortgage P.O. Box 15298 Wilmington, DE 19850

Citi Diamond Preferred Card P.O. Box 6500 Sioux Falls, SD 57117

Discover Financial Services P.O. Box 30943 Salt Lake City, UT 84130

Fifth Third Bank Customer Service MD 1MOC2G-4050 38 Fountain Square Plaza Cincinnati, OH 45263-0001

US Bank Illinois-Chicago Indirect Lending P.O. Box 790179 Saint Louis, MO 63179-0179

US Bank Cardmember Service P.O. Box 6352 Fargo, ND 58125-6352